

## DOCUMENT RESUME

ED 301 296

JC 880 603

TITLE National Study of Community College Courses in Consumer Education: Executive Summary.

INSTITUTION American Association of Community and Junior Colleges, Washington, D.C.; Office of Consumer Affairs, Washington, D.C.

PUB DATE Nov 88

NOTE 16p.

PUB TYPE Reports - Research/Technical (143)

EDRS PRICE MF01/PC01 Plus Postage.

DESCRIPTORS Adult Programs; Adult Students; \*College Curriculum; \*Community Colleges; \*Consumer Education; Cooperative Programs; \*Courses; National Surveys; Noncredit Courses; Program Content; Two Year Colleges

## ABSTRACT

Courses that address the needs of adult learners to better understand marketplace issues and options and to develop effective financial planning, management and decision-making skills are fairly common in community, technical, and junior colleges. A study was conducted to determine the status of such consumer-related studies, identify colleges offering consumer-related courses, determine the scope of course content, and highlight unique or model programs. Questionnaires were mailed to the academic deans at 1,341 community colleges. Study findings, based on 408 responses, included the following: (1) nearly 75% of the respondents indicated that their colleges offered some type of consumer-related curricula; (2) although the majority of the respondents felt that consumer courses were "important," one-third perceived them as "acceptable" as long as they were financially self-supporting and did not interfere with other curricula; (3) consumer courses were offered through 81 different institutional divisions or departments; (4) only 25% of the respondents indicated that their institutions provided courses or programs in cooperation with other local organizations; and (5) respondents suggested a need for improved transferability of courses between community colleges and four-year institutions. The summary report includes recommendations based on study findings. (AJL)

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**EXECUTIVE SUMMARY**  
**NATIONAL STUDY**  
**OF**  
**COMMUNITY COLLEGE COURSES**  
**IN**  
**CONSUMER EDUCATION**

**CONDUCTED BY THE**  
**AMERICAN ASSOCIATION OF COMMUNITY AND JUNIOR**  
**COLLEGES**

**IN COOPERATION WITH**  
**THE UNITED STATES OFFICE OF CONSUMER AFFAIRS**

**BEST COPY AVAILABLE**

**RELEASED NOVEMBER 1988**

**WASHINGTON, D. C.**

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## PREFACE

*The trouble with our time is that the future  
is not what it used to be --Paul Valery*

Today, as never before, business is incurring increasing costs because of a work force ill-equipped to perform the tasks of employment or to effectively manage personal economic affairs and consumer transactions. This situation provides a unique challenge to community colleges, in partnership with the business community, to emerge as a powerful force in preparing individuals with the basic skills required for competency in both the wage-earner and consumer roles.

While training for the wage-earner role is an integral component of the community college mission, the consumer role--which is embedded in the issues citizens face today and those they will face in the marketplace of the 21st century--is too often neglected. Yet, to be effective as a consumer, one needs many of the same skills required for productivity as a wage earner: skills such as reading, writing, computation, problem solving, and critical reasoning about alternatives. Preparation for the consumer role also means developing one's ability to relate basic economic concepts--from both textbook and daily press--to personal economic needs and decisions, to understand consumer rights and responsibilities, and to keep abreast of consumer protection issues and changing marketplace technology. It means translating computer literacy from one's place of employment to new modes of marketplace transactions such as electronic banking and shopping, and understanding options for transportation, shelter, and a variety of health, day care and other human services.

Not surprisingly, consumer-related courses addressing some of these needs are relatively common in community, technical, and junior colleges. Findings from a national study recently conducted for the American Association of Community and Junior Colleges (AACJC), in cooperation with the United States Office of Consumer Affairs (USOCA), showed that nearly three-fourths of the respondents offered some type of consumer-related curricula. In fact, the majority indicated that these colleges should definitely be playing a role in preparing individuals to be competent consumers.

Leaders in education, business, and other professions with a stake in preparing students to be life-long learners, wage earners and responsible citizens cannot be oblivious to the need for consumer competencies in our competitive, global marketplace. Thus, a critical question raised as a result of the study is: To what extent are community colleges equipping students with the skills needed to function effectively in today's rapidly-changing marketplace? The response to this question will depend on the emphasis, respect, and credibility afforded the area of consumer studies

as our nation's consumers are challenged by changing technology, expanding product and service options, and related information overload in a competitive, service-oriented environment.

This Executive Summary briefly describes the study, examines the importance of consumer-related education, and recommends direction for expanding program initiatives. We believe that this step in the joint commitment of our two organizations will set the stage for expanded partnerships between community colleges, businesses and other groups to address the needs described in this report.

American Association of Community and Junior Colleges  
Dale Parnell  
President and Chief Executive Officer

United States Office of Consumer Affairs  
Virginia H. Knauer, Director  
and Special Adviser to the President for  
Consumer Affairs

November, 1988

## INTRODUCTION

In St. Louis, Missouri, a "Consumer Education on Wheels" program, sponsored by the St. Louis Community College, offers classes in a van equipped with audiovisual materials and consumer publications. Topics range from consumer awareness issues to financial management to complaint handling.

In Gainesville, Florida, Santa Fe Community College offers a Consumer Chemistry seminar for honors students, focusing on consumers' contact with chemicals, toxins, food additives, environmental pollutants, and fabrics.

West Virginia Northern Community College in Wheeling works in cooperation with the Small Business Development Center to offer workshops focused on business financing, advertising, insurance, recordkeeping, taxes, and general management techniques--skills useful for small business owners which are also relevant and transferable to the consumer role.

In Dayton, Ohio, Sinclair Community College offers a Consumer Law course using videotapes of interviews with the state attorney general, other attorneys, and the Better Business Bureau. Topics include complaint handling, telemarketing, state laws on exercise clubs, energy issues, and buying a home, to name a few.

At Washington state's Yakima Community College, single parents, displaced homemakers, and female criminal offenders get a new lease on life through the "Women's Program" which provides training with transferable college credits in consumer education, career education and personal development.

These programs are just a few of the many unique efforts taking place in community colleges around the nation to help both full-time and out-of-school adult learners better understand marketplace issues and options and to be equipped with effective decision-making skills for the broad context of financial management and planning matters. Programs such as these contribute to the preparation all citizens need to be productive wage earners and competent consumers, roles which begin early in life and virtually span the adult years.

Our nation's educational leaders have traditionally focused on preparing students for the world of work--for the producer role. Yet these leaders, as well as businesses, parents, and other decision makers, have not yet fully grasped the importance of educating students for their role as consumers--a role in which ineffective functioning not only prevents personal goal achievement, but negatively impacts one's productivity in the labor force. Reversing this situation is critical since for most students today, the role of consumer begins as early as elementary school, long before wage earning, and continues throughout life.

In The Neglected Majority, AACJC President Dale Parnell expresses concern that preparation for the life-long role of consumer is not adequately addressed in schools. In fact, many students entering community colleges without this preparation are particularly vulnerable as they find themselves juggling their student responsibilities with those of consumer, wage earner, spouse, and parent. Does their coursework help them understand and relate the economic concepts of opportunity cost, consumption, supply and demand, market and pricing systems, and savings and investment to the responsibilities they will face and the decisions they will make both on the job and in their marketplace transactions? Are they keeping abreast of and learning how to cope with the rapid changes in today's technological marketplace?

### The Study

To address these and other questions, a study was done for AACJC in cooperation with the USOCA to determine the current status of consumer-related studies in community, technical, and junior colleges. The study, conducted by researchers Robert J. Kopecky of Henry Ford Community College and Susan Salvador of the University of Michigan, focused on pinpointing where consumer-related courses are taught, identifying the scope of their content, and locating unique or model efforts. A 14-item questionnaire was sent to academic deans throughout the community college system. Of the 1,341 questionnaires mailed, 408 were returned. A chi-square analysis was conducted to observe relationships among three variables: region, type (rural or urban), and institutional size.

The study revealed that consumer-related courses are indeed being offered, and community colleges overall view their part in preparing individuals to be competent consumers as extremely important. However, the fact that such courses are being taught in 81 different disciplines or departments suggests that the area of consumer-related studies is an "orphan"--a subject for which there may be no common thread of ownership, accountability, or responsibility.

It is hoped that the information set forth in the Executive Summary will provide community college leaders with the impetus to take a long, hard look at what their colleges are doing in the area of consumer studies, and the extent to which coursework in basic skills and job market training includes emphasis on the transferability of those skills to one's role as a consumer. Indeed, the preparation of citizens to function effectively in both the work force and in the marketplace and to take responsibility for personal economic well-being should be considered an investment in the continued growth of our competitive, global economy. All taxpaying sectors of communities served by our nation's community, technical, and junior colleges stand to benefit when individuals and families are knowledgeable and skilled about the marketplace and take responsibility for their own economic well-being.

## JUSTIFICATION OF NEED

A crucial question emerged from the study: Do current marketplace conditions justify a need for community colleges to offer consumer-related courses as a clearly defined area of study?

Perhaps a brief look at the marketplace of today and of the year 2000--scenarios that impact directly on citizens as both workers and consumers--will help answer this question. Consider first the current marketplace:

- In 1988, teenagers will spend \$78 billion for household and personal purchases, a clear indication that adolescents have a considerable amount of discretionary buying power.
- At the end of June 1988, the amount of outstanding consumer debt was \$642 billion, up from \$588 billion in June 1987. The average amount outstanding per credit card was \$858.
- Home equity loans now account for 12% of the nation's total consumer debt, transferring homes into super "credit cards" with some potentially devastating risks--often unknown to consumers--such as foreclosure.
- The number of personal bankruptcy filings tripled between 1979 and 1987.
- Work force literacy is in jeopardy: each year, approximately 2.5 million persons enter our work force with limited skills in reading, writing, mathematical problem solving, and critical thinking.
- Nearly 72 million American adults lack a high school diploma, with 27-29 million of this group considered functionally illiterate for their roles as wage earner and consumer.
- American consumers will spend more than \$550 billion on health care in 1988--nearly 12% of our GNP, compared to 10.7% in 1985.
- At the end of World War II, the U. S. economy provided 75% of the world GNP. In the 1960's, it provided 60%. Today, we contribute 23% of the world GNP.

The ramifications of the above statistics are certain to be compounded when one considers the marketplace in the year 2000. Long-term societal trends reveal revolutionary changes in demographics and in technological sophistication--changes which require language, problem-solving, and deductive reasoning skills that should be emphasized by the educational system as essential for both wage-earner and consumer roles:

- Consumers are exposed to 1,600 commercial messages each day, while we notice only 80 of them and respond to 12. It is expected that this daily exposure to commercial messages will double during the 1990's.



- Consumer information will continue to proliferate in specialized packaging, and through TV and other media, studies, and reports.
- 70% of U. S. homes will have computers in 2000, compared to 18% today.
- Interactive cable television will allow consumers to conduct electronic shopping and electronic banking from the home.
- More businesses will be involved in partnerships with schools, in job training, and in community resource programs. The investment of corporations in employee education and retraining--now some \$80 billion a year--will double by 2000.

Consumers cannot be complacent about change. As technology races along, consumers must be alert to, understand, and be able to analyze marketplace issues or they will mismanage personal finances, lose hard-earned dollars to fraud, and make unwise investment decisions. Indeed, with the diversity and dynamics of the marketplace and the labor force, there is an urgent need for community colleges to get involved in preparing citizens for the full range of responsibilities they will face in these environments.

Education for the consumer role is not just for special interest groups; it is for consumers of all ages. As more families realize the necessity for dual wage earners, there is a greater focus on the critical consequences of poor consumer decision making, especially in the context of changing financial options in an increasingly "cashless" society (i.e., a society that uses electronic funds transfer, point-of-sale terminals, and debit/smart cards).

As we approach the turn of the century, and with it a constant bombardment of new information from continuously improving technology, consumers have no choice but to become smarter buyers; they must learn to change their consumption patterns as the marketplace changes. In fact, informed consumers have the power to initiate marketplace changes. By using their dollars wisely as votes, they stimulate innovation for new products, new services, and new distribution channels. Businesses which not only respond to informed, sophisticated consumers by helping them resolve complaints, but also support educational opportunities which will ensure that workers are effective in both the wage-earner and consumer roles, will be rewarded with long-term profitability and success. In fact, workers ineffective in, and preoccupied with, managing personal financial affairs cannot be fully productive on the job. Hence, they may be a liability to their employer and, in many cases, may become an added cost to society as a welfare burden.

Clearly, present and future economic conditions require sophisticated, informed consumers who continue to learn and adapt skills throughout their lives. The study presented in this report truly sets the stage for community colleges to "roll up their collective sleeves" through business and community partnerships to respond to the challenge of educating today's consumer.



## IMPLICATIONS OF THE STUDY

Several important implications from this study are briefly discussed below.

### **Consumer Courses are "Important"**

The perception of education for the consumer role as an important tool for survival in today's global marketplace may be gaining momentum. Nearly ten percent of the respondents indicated that consumer courses are "vitally important," and the majority categorized them as "very important" or "important." Yet for one-third of the respondents, consumer courses were perceived as "acceptable" as long as they are financially self-supporting, and as long as they do not interfere with other college programs. This suggests that many institutions either lack available internal resources for consumer courses, or they are unwilling to allocate new or existing funds to a program lacking a "home" in the curriculum. Further, the perception that consumer courses need to be self-supporting seems to reinforce a common stigma of consumer-related curriculum as a low-priority area of study. Indeed, this perception must be addressed and solutions sought if community colleges are to step out as a leader in equipping consumers with skills to survive and to achieve personal goals in a complex marketplace, while contributing as productive workers in the labor force.

### **Consumer Courses Need a "Home"**

While there is general consensus on the importance of education for the consumer role, there is wide variation as to which departments or divisions offer it. The study revealed that consumer-related offerings were located in 81 different institutional divisions or departments: primarily in business (40%), continuing adult education (30%), and community services (15%).

This lack of ownership for consumer-related education by any one division or department is analogous to an "orphan" in need of a permanent, stable home with established identity. Consumer studies seem lost among an assortment of disciplines with no one assuming ownership and responsibility to nurture its growth and make it available to those who could benefit. Indeed, even its most avid supporters would contend that such education has long undergone an identity crisis which has served to keep it from the mainstream of academic discussion--discussion which typically focuses on designing curriculum to prepare learners for their future life roles, yet dismisses or overlooks the role of consumer. Preparation for the role of consumer deserves recognition as an essential course of study for all students, and designating a "home" in the community college curriculum is the key to that recognition.

## **Core Curriculum Expansion**

Many students who move from high schools to community colleges, and from community colleges to four-year institutions, suffer from a lack of connecting links and coordinated curriculum. Thus, just as colleges are focusing on needed continuity between educational institutions in many other subject areas, continuity is also imperative in the area of consumer curriculum.

Some respondents suggested developing a core curriculum to add cohesiveness and consistency to consumer studies within community colleges. Many perceive all of their consumer courses as important enough to be part of a core curriculum. Others felt that while selected consumer courses should be required, a range of choices could be offered as elective courses. Whatever the final design a core curriculum for community colleges takes, it is a challenge certainly worthy of pursuit.

## **Partnership and Other Cooperative Efforts**

Community colleges share a long history of working extensively and effectively with local businesses and community organizations in many areas of learning. The study revealed, however, that partnership efforts in the area of consumer studies are not so extensive. Only 25 percent of respondents indicated that their institutions provide consumer-related courses or programs to adults through cooperative partnerships with other local organizations. This is a loss to both consumers and to the private sector. Under less formal arrangements, however, respondents indicated considerable use of various community resources for classroom or community outreach efforts. These included business/industry personnel, certified public accountants, consumer credit counseling services, county extension offices, and local/state consumer offices.

In fact, community college partnerships with business, industry, and local organizations can be an extremely effective marketing tool. Individual businesses can use these partnerships to educate consumers about company products and services within the broader context of helping consumers understand the marketplace and strengthening specific skill areas. For example, credit unions may offer seminars on rapidly-expanding financial services technology, thereby educating the public on a product offered by many different financial institutions. By providing this leadership, however, credit unions also enhance their own image. In addition, high-tech companies which cooperate with community colleges to improve technological literacy can expand these efforts to the technological advances impacting on consumer/marketplace interactions. Such literacy among consumers is essential if both individual businesses and the nation as a whole are to compete successfully in the world market.

A partial list of partnership efforts identified by survey respondents includes programs with local print and broadcast media, hospitals and clinics, prisons, the Small Business

Administration, and chambers of commerce. These and other efforts described by respondents illustrate the vast potential of the partnership approach for helping consumers enhance their level of sophistication and competence for making informed, intelligent decisions as we approach the year 2000.

### **Transferability of Consumer Course Credits**

According to AACJC, 40 percent of students who receive associate degrees transfer to four-year institutions, and the number is growing. In response to this trend, survey respondents suggested a need for improved transferability of consumer courses between community colleges and four-year institutions. If students knew they would receive full credit toward their intended degree by enrolling in courses to enhance consumer competence, they would seriously consider them. Increased student demand for these courses would, in turn, make them a more viable curriculum option from a budget standpoint for community colleges.

### **Community College Use of Information/Media Networks**

Most community colleges use a variety of information/media networks. Approximately one-half of all community colleges have satellite downlink capability, while 44 percent access satellite networks. In addition, survey results indicated that for all institutions, 67 percent access local cable TV, 58 percent access the Educational Resources Information Center (ERIC) Clearinghouse, and 13 percent access other unspecified forms of media (including teleconferencing). For all information/media networks, the usage rate seems to be much higher for the larger institutions, possibly due to greater availability of media networks in larger communities, or because they have greater financial resources. Small and medium-sized community colleges could benefit greatly with improved use of these media networks and teleconferencing for consumer courses since those technologies are excellent delivery systems for community-wide outreach.

### **More Up-to-Date Resources for Consumer Study**

In an era of intense competition for available funding, teaching resources and materials for consumer courses must be up-to-date and reflect the modern marketplace with its advanced technology if consumer courses are to survive as a relevant area of community college study. Yet, only about half of the respondents indicated that their teaching resources were adequate. There was concern about a lack of effort among local, state or federal governments and organizations to consolidate, organize, and distribute information on consumer needs and course topics. Suggestions by respondents for aiding the teaching process include individual instructional media packets, individualized computerized instructional modules, interactive video, and videotaped courses and programs. Televised courses for rural areas were also suggested.

### **More Extensive Use of Interns**

The extent to which community college interns or volunteers are placed in local businesses and organizations reflects an institution's ability to give classroom experiences the "real-life test." The major benefit to the intern involves bridging the gap between theory in the classroom and application in the real world. Businesses which offer internships to college students get not only added labor, but fresh ideas which can contribute to productivity and goal achievement.

Yet, internships for community college students are not prevalent for consumer courses. In response to the question on internships, 12% of the respondents indicated that their programs included interns, 61% do not, 16% indicated the question does not apply to their institution, and 11% did not respond. The study found that larger community colleges are more likely to offer internships than smaller colleges. Targeting this deficiency will improve the community colleges' ability to integrate the community's needs into its educational curriculum.

## RECOMMENDATIONS AND CONCLUSIONS

Key recommendations emerging from the results of the study are presented below.

**First**, it is recommended that a "home" be found for consumer studies in the community college curriculum. The sooner its orphan status is shed, the sooner the area of consumer studies will take its place as a respected field of learning. It will be more than simply an "important" part of the community college curriculum; it will be a "vital" component of life-long learning for all consumers and a contribution to the increasing competitiveness of our global economy.

**Second**, it is recommended that community colleges apply their partnership expertise to the consumer area, stressing the mutual benefit to both educational institutions and businesses by citizens whose effectiveness in the consumer role impacts positively on work force productivity. Often, a crisis situation serves as a catalyst for a partnership. For example, in response to massive layoffs of auto industry workers in the early 1980's, several hundred community colleges worked cooperatively with federal agencies and the private sector to provide job retraining and unemployment counseling for unemployed workers and their families. A major consumer component was a seven-part television and radio series hosted by Virginia Knauer, Special Adviser to the President for Consumer Affairs, which focused on ways to cope with financial stress and related family pressures.

Another example of a business/education partnership is currently under way in the fast food industry. Faced with an annual turnover rate of 200-300 percent as well as with related retraining costs of about \$1,500 per turnover, fast food restaurants such as Burger King, in partnership with Henry Ford Community College, are offering to pay tuition costs for any of their workers in exchange for having those workers stay on the job throughout their college years. In addition to helping workers move out of entry-level positions, the program also offers training in consumer skills to help employees effectively manage their earnings. The benefits to the fast food industry in terms of reduced turnover and increased productivity are startling. turnover reduced to about 58% and productivity increased by 3%.

**Third**, it is recommended that community colleges expand program efforts that address the burning issues facing today's consumers. For instance, consumer studies might be viewed as "shirt sleeves economics" by equipping consumers with basic survival skills to deal with: changing tax laws, housing, transportation, and energy issues; credit management, electronic funds transfer, and other financial planning issues such as saving and investment decisions, insurance options, home equity loans, and reverse mortgages; health and other human service issues and concerns; home shopping via television and computers; and telemarketing, to name just a few.

The different methods of education delivery are also becoming more exciting as community colleges increase their use of satellite dishes, interactive video, teleconferencing, networking, videotapes--even mobile units equipped with audiovisual materials--and other techniques for teaching these consumer survival skills. Key population segments that could benefit range from the elderly and unskilled or poorly educated, to upwardly mobile and well-educated babyboomers who are concerned about buying the good life without going bankrupt.

**Fourth**, it is recommended that AACJC convene a Roundtable of leaders from the education and business communities who have a stake in the consumer market. The primary goal of the Roundtable would be to establish guidelines for a mini-grant program to motivate and assist community, technical, and junior colleges in developing successful partnerships with local businesses or community organizations. These participating colleges would then be the delivery system for implementing consumer programs that address a wide variety of issues in consumer studies. The Roundtable, in establishing mini-grant guidelines, should focus on areas of program concern such as: course content and teaching resources, standards for course evaluation, design of consumer courses at the secondary level as part of the high school/community college connection, and development of agreements for transferring the credits between community colleges and four-year institutions.

**In summary**, the findings of the study indicate a general sense of interest and support on the part of community colleges toward preparing individuals for the life-long role of consumer. Indeed, the needs and opportunities for community, technical, and junior colleges to deliver consumer education have never been greater. Because of their current emphasis on "building communities" through outreach and partnerships, our nation's 1,200 community colleges nationwide are in a strategic position to help market the entire area of consumer studies as a vital tool in the educational system. The national study reported here suggests that many strong efforts are already in place. Community colleges can build on those efforts by addressing the challenges set forth in this report.

The time is ripe for change. Preparation for the consumer role must be recognized as integral to educational efforts which will strengthen the productivity of America's work force and, in turn, contribute to a strong competitive economy. The unique opportunities for community colleges, in partnership with business, to address this concern through community-wide outreach to all citizens is indeed a challenge our nation's leaders cannot afford to neglect.



## ACKNOWLEDGEMENTS

This Executive Summary was developed by the United States Office of Consumer Affairs (USOCA) under the direction of Virginia H. Knauer, Special Adviser to the President for Consumer Affairs and Director of USOCA, and Robert F. Steeves, Deputy Director of USOCA. Project direction was provided by Dr. Geraldine L. Bower, Acting Director, Division of Consumer Education, with primary development of the summary by Janet R. Garkey, Program Specialist.

Special appreciation for guidance and input is extended to the researchers and to Dr. Dale Parnell, President and Chief Executive Officer of the American Association of Community and Junior Colleges (AACJC); and to his staff, Dr. James F. Gollatscheck, Executive Vice President, and Suzanne Letourneau, Development Officer. The printing and final production of the Executive Summary by the staff of AACJC is also gratefully acknowledged.

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## SPOUSORING ORGANIZATIONS

***The United States Office of Consumer Affairs*** (USOCA) is authorized under Executive Orders 11583 and 12160, dated February 24, 1971 and September 26, 1979, to encourage consideration of consumer interests, to coordinate response to consumer needs, and to recommend improvements to consumer programs. Its Director, Virginia H. Knauer, who serves as Special Adviser to the President for Consumer Affairs, is also Chairperson for the Federal Consumer Affairs Council, and is U. S. Representative to the Committee on Consumer Policy of the Organization for Economic Cooperation and Development.

Through its Division of Consumer Education, USOCA provides national leadership in furthering consumer and economic education for youth and adults. This is done through a broad, multidisciplinary approach which seeks to unify the efforts of government, schools, businesses, voluntary groups and individual citizens.

***The American Association of Community and Junior Colleges*** (AACJC) is the only national association devoted solely to the enhancement and support of all community, technical, and junior colleges in the nation and across the world. The colleges/campuses represented by AACJC constitute the largest single element of American higher education; provide the initial access to colleges for 55% of all entering freshmen; and enroll nearly 40% of all postsecondary students. The two-year colleges also serve as the primary source of educational opportunity to minorities and disadvantaged students, as well as a major provider of employee training and development programs to business and government.

For the past 68 years, AACJC has exercised national leadership to help the network of member colleges across the country achieve their mission of delivering accessible educational opportunities with excellence. The Association acts as an advocate, exerts leadership, and provides services in support of all community, technical, and junior colleges - public and private, small and large, urban and rural.